

**Certificate of Notice Page 1 of 4**  
 United States Bankruptcy Court  
 Eastern District of Pennsylvania

In re:  
 Lauri A Smith  
 Debtor

Case No. 16-15065-amc  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0313-2

User: dlv  
 Form ID: 309I

Page 1 of 2  
 Total Noticed: 22

Date Rcvd: Aug 17, 2016

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 19, 2016.

db +Lauri A Smith, 1049 King Road, Malvern, PA 19355-1949  
 13761362 +Alpha Recovery Corp, 5660 Greenwood Plaza, Suite 101, Englewood, CO 80111-2417  
 13761370 +Citibank/The Home Depot, Citicorp Credit Svcs/Centralized Bankrup, Po Box 790040,  
 Saint Louis, MO 63179-0040  
 13761371 +Fresh New Solutions, 4340 S. Monaco Street, Suite 400, Denver, CO 80237-3485  
 13761372 +Hospital Billing, PO Box 8500, Philadelphia, PA 19178-8500  
 13761373 +McCabe Weisberg & Conway, 123 South Broad Street, Suite 1400, Philadelphia, PA 19109-1060  
 13761374 Physician Billing, PO Box 8500, Philadelphia, PA 19178-8017

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

aty E-mail/Text: mgdeegan@comcast.net Aug 18 2016 01:34:15 MICHAEL G. DEEGAN,  
 134 W. King Street, Malvern, PA 19355  
 tr +E-mail/Text: notice@ph13trustee.com Aug 18 2016 01:35:29 WILLIAM C. MILLER,  
 Chapter 13 Trustee, 1234 Market Street, Suite 1813, Philadelphia, PA 19107-3704  
 smg E-mail/Text: bankruptcy@phila.gov Aug 18 2016 01:35:13 City of Philadelphia,  
 City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor,  
 Philadelphia, PA 19102-1595  
 smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Aug 18 2016 01:34:40  
 Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946,  
 Harrisburg, PA 17128-0946  
 smg +E-mail/Text: usapae.bankruptcynotices@usdoj.gov Aug 18 2016 01:34:59 U.S. Attorney Office,  
 c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404  
 ust +E-mail/Text: ustpregion03.ph.ecf@usdoj.gov Aug 18 2016 01:34:48 United States Trustee,  
 Office of the U.S. Trustee, 833 Chestnut Street, Suite 500, Philadelphia, PA 19107-4405  
 13761363 EDI: HNDA.COM Aug 18 2016 01:23:00 American Honda Finance, Po Box 168088,  
 Irving, TX 75016  
 13761364 EDI: ARSN.COM Aug 18 2016 01:23:00 ARS National Services, PO Box 469100,  
 Escondido, CA 92046-9100  
 13761365 +EDI: BANKAMER.COM Aug 18 2016 01:23:00 Bank of America, PO Box 5170,  
 Simi Valley, CA 93062-5170  
 13761366 +EDI: BANKAMER.COM Aug 18 2016 01:23:00 Bank of America, 1800 Tapo Canyon Road,  
 Simi Valley, CA 93063-6712  
 13761367 +EDI: STFC.COM Aug 18 2016 01:23:00 Cach Llc/Square Two Financial, Attention: Bankruptcy,  
 4340 South Monaco St. 2nd Floor, Denver, CO 80237-3485  
 13761368 +EDI: CAPITALONE.COM Aug 18 2016 01:23:00 Cap One, Po Box 30253,  
 Salt Lake City, UT 84130-0253  
 13761369 +EDI: CAPITALONE.COM Aug 18 2016 01:23:00 Cap One, 26525 N Riverwoods Blvd,  
 Mettawa, IL 60045-3439  
 13765554 EDI: Q3G.COM Aug 18 2016 01:23:00 Quantum3 Group LLC as agent for, MOMA Funding LLC,  
 PO Box 788, Kirkland, WA 98083-0788  
 13761375 +EDI: WTRRN BANK.COM Aug 18 2016 01:23:00 Td Bank Usa/targetcred, Po Box 673,  
 Minneapolis, MN 55440-0673

TOTAL: 15

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

13761376 ##+The Bureaus Inc., Attention: Bankruptcy Dept., 1717 Central St., Evanston, IL 60201-1507  
 TOTALS: 0, \* 0, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Aug 19, 2016

Signature: /s/Joseph Speetjens

District/off: 0313-2

User: dlv  
Form ID: 309I

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Total Noticed: 22

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### CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 16, 2016 at the address(es) listed below:

MICHAEL G. DEEGAN on behalf of Debtor Lauri A Smith mgdeegan@comcast.net  
United States Trustee USTPRegion03.PH.ECF@usdoj.gov  
WILLIAM C. MILLER ecfemails@ph13trustee.com, philaecf@gmail.com

TOTAL: 3

|  |   |                    |           |
|--|---|--------------------|-----------|
| <b>Information to identify the case:</b> |   |                    |           |
| Debtor 1                                 | <b>Lauri A Smith</b>                    |                    |           |
|  | First Name                              | Middle Name        | Last Name |
| Debtor 2                                 |   |                    |           |
| (Spouse, if filing)                      | First Name                              | Middle Name        | Last Name |
| United States Bankruptcy Court           | <b>Eastern District of Pennsylvania</b> |                    |           |
| Case number:                             | <b>16-15065-amc</b>                     |                    |           |
|  | Social Security number or ITIN          | <b>xxx-xx-1980</b> |           |
|  | EIN                                     | -- --              |           |
|  | Social Security number or ITIN          | -- --              |           |
|  | EIN                                     | -- --              |           |
|  | Date case filed for chapter             | <b>13 7/18/16</b>  |           |

**Official Form 309I**

**Notice of Chapter 13 Bankruptcy Case**

12/15

**\*\*Debtor's Photo ID & Social Security Card Must Be Presented at 341 Hearing\*\***

**For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.**

**This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.**

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at [www.pacer.gov](http://www.pacer.gov)).

**The staff of the bankruptcy clerk's office cannot give legal advice.**

**To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.**

**Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.**

|  | About Debtor 1:   | About Debtor 2:   |
|--|---|---|
| <b>1. Debtor's full name</b>   | Lauri A Smith   |   |
| <b>2. All other names used in the last 8 years</b>   |   |   |
| <b>3. Address</b>  | 1049 King Road<br>Malvern, PA 19355   |   |
| <b>4. Debtor's attorney</b><br>Name and address  | MICHAEL G. DEEGAN<br>134 W. King Street<br>Malvern, PA 19355  | Contact phone 610 251 9160<br>Email: <a href="mailto:mdeegan@comcast.net">mdeegan@comcast.net</a>   |
| <b>5. Bankruptcy trustee</b><br>Name and address   | WILLIAM C. MILLER<br>Chapter 13 Trustee<br>1234 Market Street<br>Suite 1813<br>Philadelphia, PA 19107 | Contact phone 215-627-1377<br>Email: <a href="mailto:ecfemails@ph13trustee.com">ecfemails@ph13trustee.com</a>   |
| <b>6. Bankruptcy clerk's office</b><br>Documents in this case may be filed at this address.<br>You may inspect all records filed in this case at this office or online at <a href="http://www.pacer.gov">www.pacer.gov</a> . | 900 Market Street<br>Suite 400<br>Philadelphia, PA 19107  | Office Hours: <u>Philadelphia Office -- 8:30 A.M. to 5:00 P.M. Reading Office -- 8:00 A.M. to 4:30 P.M.</u><br><br>Contact phone (215)408-2800<br>Date: 8/17/16 |

**For more information, see page 2**

